

AFFORDABLE HOUSING ACTION PLAN

Addressing the Frederick County Housing Crisis



**For Consideration by the Frederick County Board of County Commissioners
March 30, 2006**

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INTRODUCTION TO AFFORDABLE HOUSING ACTION PLAN

Background

On November 1, 2005, the *Study of Workforce Housing Needs* was presented to the Board of County Commissioners of Frederick County. The Study suggests numerous recommendations for eliminating barriers and potential solutions to increase affordable housing over the next five years. The Board of County Commissioners (BOCC) charged the Director of Housing and Community Development to work with the Affordable Housing Council to prioritize the recommendations and return with an Affordable Housing Action Plan.

Subsequently, the Affordable Housing Council formed a committee who regularly convened in weekly two-hour sessions between January 2006 and March 2006 to consider recommendations from the housing study as well as recommendations from the community at large, the Affordable Housing Council, and County staff.

Projected Needs from Housing Study

Based on projections of housing production, population growth and household income, the Housing Study concludes that to maintain a constant proportion of affordable housing over the next five years, a projected 2,384 new affordable homes will need to be produced.

Types of Affordable Housing Units Needed/ Income Levels	Units Needed over 5 Years	Units Needed per Year
Homeownership units for moderate income households	1,674	335
Rental units for low income households	60	12
Rental units for very low income households	650	130
TOTALS	2,384	525

Source: Study of Workforce Housing Needs, November 2005

Affordable Housing Defined

Affordable housing is decent, safe and sanitary shelter for all residents, of adequate size so as to not cause over crowding, and does not require any more than 30% of the household's annual gross income being devoted to housing, i.e., rent or mortgage and utilities. (See Note 1.)

In a very competitive housing market the guideline of no more than 30% of annual income for housing may not be obtainable even for those with incomes over the median for the area. However, because of scarce resources and the availability of other programs for higher income households, the appropriate focus of Frederick City and County sponsored programs should be very low and low income and in certain cases moderate income households. (See Note 2.) The rationale for this focus is that paying over 30% of annual income for housing has more severe consequences on the low income household than on higher income households. When a very low or low income household overpays for housing, it means fewer dollars are left at the end of a month for other essentials such as food, medicine, clothing, day care.

Very low, low and moderate income are typically expressed as a percentage of the median income and then translated into dollar amounts annually. The median household income is the point where half of all households are above and half are below. Very low incomes are from 0-30 % of the median; low incomes are from 30-50 % of median; and moderate incomes are from 50% to 80 % of the median income.

Frederick County is within the Washington DC PMSA (Primary Metropolitan Statistical Area) and uses figures published annually by the U.S. Department of Housing and Urban Development (HUD) for the Metro DC area. HUD median household incomes are statistically adjusted annually for the area and are adjusted for household size. Neither HUD nor the Maryland Department of Housing and Community Development publishes similar data for Frederick County alone.

Note 1- The definition found in Frederick County Comprehensive Plan, Volume I Chapter 6, Housing (page 6-5) is similar but sets 35% as the maximum percent of income that should go towards housing.

Note 2- The Frederick County Comprehensive Plan, Volume I Chapter 6, Housing (page 6-5) states that, “the sale and or rental prices for affordable housing in Frederick County will be keyed to 80 % of the County median household income (this figure will change from year to year and will need to be updated).”

While no universal strategy exists to resolve the affordable housing crisis, a combination of government assistance, relief from regulatory barriers, fostering of public private partnerships, collaborating on a regional level, and leveraging funds in new and innovative ways, may make a significant contribution to resolving the local problems.

The Affordable Housing Action Plan is organized by goals with an estimated timeline and a reference to the *Housing Study*, where applicable. A presentation will be made to the Frederick County Board of County Commissioners (BOCC) on March 30, 2006, with the recommendation that the BOCC endorse the Action Plan and direct staff to proceed with the goals in accordance with the Action Plan Timeline.

AFFORDABLE HOUSING ACTION PLAN

Overall Goal: To achieve production of 2,384 affordable housing units over five years based on the recommendation from the *Frederick County Study of Workforce Housing Needs* and the expertise of members of the Affordable Housing Council (AHC) and County staff, in consultation with the Frederick community at large.

GOAL #1: ESTABLISH AN AFFORDABLE HOUSING FUND

The purpose of the Affordable Housing Fund would be to support the production and preservation of affordable housing in Frederick County for all citizens. The Fund would assist in financing the purchase, construction and/or rehabilitation of homeownership, rental, transitional, and single room housing. Programs and initiatives would benefit households in the very-low, low and moderate income ranges. Priority would continue to be given within certain programs to projects that serve very low-income families. *Reference: Study of Workforce Housing Needs, November 2005, pages 27-29*

Timeline: Completion 06/2006

A. Determine Type of Fund, Administration of Fund, and Dedicate a Revenue Source.

The Fund would be primarily funded by a dedicated source of public revenue. By committing resources the local jurisdiction is treating affordable housing as an essential component of their community. In addition to County funding, external revenue sources would be continually pursued to enable leveraging and partnering. Among these sources would be foundation grants, state and federal resources, banking institutions (Federal Home Loan Bank), Community Development Financing Institutions, etc. Revenue sources may also include grant administrative fees, Condominium Conversion Program fees, MPDU resale proceeds, equity share proceeds, development fees, rental management fees, and Housing Voucher management fees.

Timeline: Start 04/2006

Action Steps

1. Decide with staff input the type of fund to be established, i.e., special revenue fund, trust fund, county housing department budget line item, etc.
2. Direct the AHC and County staff to prepare Fund documents and administrative procedures and staffing.
3. Use a one time County infusion of funds as seed money to start up the fund.
4. Allocate an ongoing revenue source, such as a fixed percent annually from the Recordation Tax.
5. Support FY 2007 requests from the Citizens Services Division for two new positions- Fiscal Manager (Housing and Community Development Department) and Grant Resource Development Specialist (Citizens Services Division Administration). The Fiscal Manager will administer/manage all fiscal activities (current and future) in the Housing Department. This position is already necessary and will be critical in the implementation of many facets of this action plan. The grants resource development position will assist the Housing Department as well as other Citizen Services departments, in locating and securing funds from non-county sources that will supplement current funding.

B. Establish Budget and Uses of the Fund

Current housing initiatives would be considered budgeted line items in the Fund. New housing initiatives under the Fund would be established in accordance with the timeline. Uses of the fund would be to match and leverage State, Federal and private funds for acquisition, rehabilitation, and construction of rental and homeownership affordable housing as described in Goal #4, Create New Initiatives, and Goal #5, Expand Current Programs.

Timeline: Start 05/2006

Action Steps

1. Place the existing AHC Deferred Loan Program as a line item in the Fund, instead of being processed through the Citizens Services Grants for Human Services.
2. Place MPDU proceeds (referenced in MPDU Ordinance as “Housing Initiative Fund”) as a line item of the Fund.
3. Establish future line items in accordance with the timeline and as new initiatives are developed.

GOAL #2: DETERMINE AND IMPLEMENT “BEST FIT” LEGAL STRUCTURE FOR AFFORDABLE HOUSING INITIATIVES FOR FREDERICK COUNTY GOVERNMENT

The Housing and Community Development Department of the Citizens Services Division of Frederick County carries out housing programs, services, and actions under the direction of the BOCC, with guidance from the AHC. Given all initiatives discussed in this action plan, the Housing Department does not have the staffing capacity to follow through on the entire action plan. In addition, being a government agency restricts access to some funding sources and other opportunities.

The Affordable Housing Council has been the body that makes recommendations to the BOCC on affordable housing issues. The BOCC and the Mayor and Board of Aldermen of Frederick City established the AHC in 1993 to create and advocate for affordable housing. The main function of the Council is to provide recommendations to the BOCC for annual appropriations of funds for the AHC Deferred Loan Program.

With the affordable housing crisis on the rise, it is critical that the BOCC determine if the current governmental structure is the most appropriate or “best fit” for carrying out all existing programs and services currently administered by the Housing Department, affordable housing initiatives outlined in this action plan, as well as any future initiatives not yet defined. An analysis of various legal structures (governmental agency, housing authority, private nonprofit) should be conducted. *Reference: Study of Workforce Housing Needs, November 2005, page 33*

Timeline: Completion 07/2007

A. Determine “best fit” legal structure.

In many jurisdictions, a housing entity other than local government is created with powers of a federally defined public housing authority. Others may be nonprofit entities. A non-governmental structure may allow greater flexibility in obtaining grants, receiving federal subsidies, floating bonds for affordable housing creation; lending soft funds for development; contracting directly with HUD to administer Housing Choice Vouchers; and applying for funding under the HUD Notice of Funding Availability (NOFA). (See related explanation under Goal #5.D. – Expand Frederick County Housing Choice Voucher Program.)

Timeline: Start 04/2006

Action Steps

1. Convene and charge a County committee, plus AHC members, to make a recommendation to the BOCC on a “best fit” legal structure, including governance, fiscal capability and capacity, fund and grant development regulations, contractual parameters, housing development and property management functions, and staffing requirements for all options – governmental and non-governmental structures. Include further defining the “Commission” referenced in the MPDU Ordinance (Sec. 1-6A-3-(e)).
2. Charge committee to determine relationship of legal structure (s) to Frederick County Government and the Affordable Housing Council and re-establish the mission and authority of the Affordable Housing Council.

B. Implement legal structure to carry out all Frederick County affordable housing initiatives, services and programs for Frederick County Government.

Using information obtained in Goal #2.A., BOCC will need to make a decision and proceed with implementing the decision. Clear delineation of responsibilities, powers, authorities, and staffing and operational guidelines must be outlined for whatever legal entity (or entities) is deemed appropriate.

Timeline: Start 10/2006

Action Steps

1. Charge the appropriate County departments to amend the MPDU Ordinance and other ordinances or resolutions, as needed, which may be impacted by the implementation.
2. Form an Implementation Team (made up of County Legal Counsel, Affordable Housing Council representative, County Manager, Citizens Services Division Director, Housing and Community Development Director and others deemed appropriate) and charge it to develop organizational documents and business plans, as appropriate, to carry out implementation.

GOAL #3: ADDRESS LAND SHORTAGE FOR AFFORDABLE HOUSING

A pressing problem affecting the creation of affordable housing is the diminishing supply of vacant land suitable for housing development. *Reference: Study of Workforce Housing Needs, November 2005, page 25*

Timeline: Completion 10/2007

A. Determine appropriate legal structure for creating affordable housing land models.

One of two models is presented to address this issue.

Community Land Trusts (CLTs) are created to acquire and hold land for a community's benefit. They typically maintain the long-term affordability by separating the ownership of the land from ownership of the housing. The Trust would take title to the land on which an affordable housing unit is built and the participant would purchase the improvement. The owner of an affordable housing rental project or alternatively the homebuyer would then be charged an annual ground rent in accordance with a predetermined formula. Typically, private, nonprofit corporations administer CLTs. The CLT may receive funding from a variety of sources, including County funding and charitable contributions.

County Land Banks typically are part of municipal government, through which land is acquired for affordable housing development. Typically, the government entity owns the land, partners with a nonprofit to develop the project; then ownership and management are provided by the government entity. An example in Frederick County is Bell Court that

was developed in partnership with Interfaith Housing Alliance using State Rental Partnership funds. Leveraging and partnering are critical to the success of this model. Currently, an initiative is underway to develop the Ballenger Creek site.

Timeline: Start 04/2006

Action Steps

1. Authorize staff to proceed by examining affordable housing land models.
2. Charge staff to return with recommendation in accordance with time line.

B. Implement recommendation as approved by BOCC.

Timeline: Start 10/2006

GOAL #4: CREATE NEW INITIATIVES TO INCREASE AFFORDABLE HOUSING

The following describes new opportunities for a variety of affordable housing initiatives and programs, as well as the potential for additional revenue sources.

Timeline: See individual items

New Initiatives

A. Initiate Match Program for Employers under the House Keys 4 Employees Program.

This program is an opportunity for Frederick County to match local employers contributions to provide down payment and closing cost assistance to eligible homebuyers. The Maryland Community Development Administration (CDA) provides an equal match up to \$5,000. The program is used in conjunction with the Maryland Mortgage More House 4 Less, which provides low interest loans to eligible homebuyers.

Timeline: Start: 04/2006--Completion 06/2006

Action Steps

1. Authorize staff to proceed with recommendation for creation of program, and to return to BOCC with formal presentation in accordance with time line.
2. Include as a line item in new Affordable Housing Fund
3. Provide funding for 2007 fiscal budget year

B. Establish Affordable Housing Fee Program.

The Affordable Housing Fee Program would pay Frederick County fees associated with the production of affordable residential units to include, but not be limited to, development application fees, County impact fees, water and sewer connection fees, and building permit fees.

Timeline: Start 04/2006--Completion 06/2007)

Action Steps

1. Authorize staff to proceed with recommendation for creation of program, and to return to BOCC with formal presentation in accordance with time line.
2. Include as a line item in new Affordable Housing Fund.
3. Provide funding for 2007 fiscal budget year

C. Develop a Right of First Refusal Ordinance.

The aim of the ordinance would be to prevent the potential displacement and possible homelessness of current residents of affordable housing while also protecting the right of the existing owner to fair market value recapture via property transfer. An owner seeking to sell the affordable housing unit (to be explicitly detailed in the ordinance) would give County Housing notification that the property was being offered for sale. Then prior to the Owner entering into a mutually agreed upon contract with an unrelated third party buyer, the County would have a specified time to exercise its option to match that bona-fide offer. *Reference: Study of Workforce Housing Needs, November 2005, page 27*

Timeline: Start: 01/2008--Completion 06/2008)

Action Steps

1. Assign County staff to compile an inventory of existing low cost housing developments in Frederick County with opt-out dates. (Conduct in conjunction with Goal 4.A.1.)
2. Determine need for such an ordinance based on inventory and review of models from other jurisdictions conducted by Housing staff.
3. Collect broad based support and perform strict legal review prior to pursuit of such an ordinance.
4. Authorize staff to proceed with recommendation for creation of program, and to return to BOCC with formal presentation in accordance with time line.

D. Create pre-approval guidelines for developers of affordable housing seeking County support.

Subsidized housing projects are often required by state or federal funding sources to receive local government endorsement and financial support. The State of Maryland has authorized local county governments to accept less than full property tax payments as a method of providing local support for affordable housing. This is called Payment in Lieu of Taxes (PILOT). PILOT is the most common method for providing local financial support to affordable housing projects. The local PILOT application and approval process requires staff review and recommendation to the BOCC, followed by a resolution and ordinance for each project.

Pre-established guidelines may put affordable housing projects on a faster track by developing an automatic approval process if the project meets the guidelines and meets all other county development standards. Any different terms would require a case-by-case approval by the BOCC. Examples of guidelines may include: 1) project will serve a public purpose of providing decent, safe and sanitary housing for low to moderate income persons; 2) the principal funding agency, such as HUD or CDA, requires a significant local contribution from the County before it will finance the project; 3) the property is properly zoned and serviced and meets all other county development standards, and 4) if located within a municipality, the project has received approval from the municipality.

Timeline: Start: 10/2006---Completion 12/2006)

Action Steps

1. Authorize staff to proceed with recommendation for creation of guidelines, and to return to BOCC with formal presentation in accordance with time line.
2. Charge the Housing staff and the legal department with updating the PILOT ordinance to consider but not be limited to the following changes: 1) the PILOT would be in place a

minimum of 15 years; 2) the owner of the affordable housing must pay \$200 per unit the first year; 3) the amount of the payment would increase by 3% each year thereafter.

New Revenue Sources

E. Establish a Condominium Conversion Fee Ordinance.

Condominium conversions remove rental properties from the market and often convert scarce affordable rental housing units to market rate for sale units. The funds generated by the conversion fee would be dedicated to affordable housing. *Reference: Study of Workforce Housing Needs, November 2005, page 27*

Timeline: Start: 01/2007--Completion 06/2007

Action Steps

1. Assign County staff to compile an inventory of existing low cost housing developments in Frederick County with opt-out dates. (Conduct in conjunction with Goal 4.B.1.)
2. Determine need for such an ordinance based on inventory and review of models from other jurisdictions conducted by Housing staff.
3. Consider adoption of the ordinance, if deemed appropriate.

F. Consider a Commercial Linkage Zoning Ordinance.

New commercial, retail and industrial development creates a demand for affordable housing. This type of ordinance proposes assessment of a fee per square foot on new commercial development projects. The fees would be used for the production of affordable housing for eligible wage earners needed both to complete construction of the projects and to fill jobs within the new commercial development. *Reference: Study of Workforce Housing Needs, November 2005, page 26*

Timeline: Start: 01/2008--Completion 01/2009)

Action Steps

1. Assign County OED staff to assess the area's current development trends to determine if targeting of commercial development is feasible and if broad based community support exists.
2. Charge County legal department to establish legality of and constraints associated with this type of ordinance.
3. Collect broad based support and perform strict legal review prior to pursuit of such an ordinance.
4. Proceed based on this analysis.

GOAL #5: EXPAND CURRENT PROGRAMS

Timeline: See individual items

A. Expand Deferred Loan Program.

The current program that exists in Frederick County for gap financing is the Deferred Loan Program (DLP); however, it is limited in its criteria and funding. The DLP has been in existence since 1994 for the purpose of expanding affordable housing in both rental and homeownership. The Affordable Housing Council makes recommendations to the BOCC for annual funding awards. The DLP is used by nonprofit and for profit agencies and developers to leverage capital funding for acquisition, construction and rehabilitation. The Program currently provides funding for projects that provide housing for households with incomes no greater than 60% of median. The new and expanded DLP will retain priority for serving

very low income, provide clear guidelines, and be refined and expanded to provide entrepreneurial opportunities. Also to be considered is an equity share program to assist in replenishing and maintaining the fund's financial base. *Reference: Study of Workforce Housing Needs, November 2005, page 28*

Timeline: Start 04/2006--Completion 10/2006

Action Steps

1. Authorize staff to proceed with expansion of program, and to return to BOCC with formal presentation in accordance with time line.
2. Include as a line item in new Affordable Housing Fund
3. Provide funding for 2007 fiscal budget year

B. Supplement Emergency Housing Assistance Programs.

The Department of Social Services (DSS) has emergency funds to assist low-income clients with security deposits and to prevent eviction and foreclosure. Multiple revenue sources are pooled together, including County funds, which stretch the grant funds. A limited pool of funds is available, particularly for foreclosure prevention. The federal/state guidelines restrict eligibility criteria to the homeless or those at risk of being homeless, and set a very low limit on the amount each family may receive in one year.

This new initiative would establish parameters to assist more at risk low-income households with greater amounts allowing them to obtain or maintain affordable housing. This would be accomplished by creating local guidelines that permit a greater amount for eviction and foreclosure prevention and greater flexibility for use of security deposit funds.

Timeline: Start: 06/2006—Completion 05/2007

Action Steps

1. Include as a line item in new Affordable Housing Fund.
2. Provide funding for 2007 fiscal budget year.

C. Expand MPDU Program into municipalities and initiate purchase feature.

The MPDU Program Ordinance currently applies to Frederick County only, excluding all municipalities. To be truly effective, it is recommended that the Ordinance be expanded to all municipalities to enlarge the pool of affordable housing units.

The MPDU Ordinance allows for the purchase of MPDUs for rental or resale to very low or low-income residents. Once purchased by the non profit or other legal entity, the MPDU may be made available to the household by attaching a form of deeper subsidy such as tenant based or project based housing vouchers. *Reference: Study of Workforce Housing Needs, November 2005, pages 28, 30-31*

See individual timelines below

Action Steps

Expansion to Municipalities

1. Support and promote the expansion through visits by MPDU Coordinator, Housing Director and AHC member(s) to municipalities to meet with Mayor/Burgess and legislative members.

2. Consider staff recommendations for incentives to encourage municipal adoption of an MPDU Ordinance, such as the offer of program administration.

Timeline: Start 04/2006-Completion 04/2007

Purchase Feature

3. Determine appropriate legal entity to purchase MPDUs as discussed in Goal #2.
4. Include as a line item in new Affordable Housing Fund
5. Provide funding for 2007 fiscal budget year

Timeline: Start 07/2007--ongoing

D. Expand the Frederick County Housing Choice Voucher Program.

{Implementation of this goal is dependent on the establishment of either a Public Housing Authority or a Non Profit entity described in Goal #2}

Historically, the Department of Housing and Urban Development (HUD) publishes an annual invitation to apply for additional Housing Choice Vouchers. An eligible applicant to apply for the vouchers is known as a Public Housing Authority (PHA). In the State of Maryland, many cities and counties have designated PHA's formed in accordance with Article 44A of the Annotated Code of Maryland. Frederick County contracts with the State of Maryland, who is the PHA. The State of Maryland pays Frederick County Housing to administer the vouchers on their behalf. A few other counties in western Maryland and on the eastern shore are also subcontractors of the State. When a city or county contracts directly with HUD for administration of their Housing Choice Voucher Programs, a direct fee is earned that is greater than if the locality subcontracts with the State. (Frederick County Housing subcontracts with the State). Many localities that were once vendors of the State are now directly contracting with the HUD. In addition to increased fees, the PHA may apply directly for vouchers each year, and establish a homeownership component of the program.

Reference: Study of Workforce Housing Needs, November 2005, page 29

Timeline: Start 07/2008—Completion 07/2010

Action Steps

1. Direct County legal staff to determine legalities of terminating State contracts and contracting directly with HUD.
2. Direct Housing staff to contact local jurisdictions that were once subcontractors with the State, and are now direct contractors with HUD for guidance.
3. Authorize staff to proceed with staff recommendation and to return to BOCC with formal presentation in accordance with time line. Include consideration for participation in HUD's Housing Choice homeownership program option.

GOAL #6: EASE REGULATORY BARRIERS IN FREDERICK COUNTY

Timeline: Completion 03/2011

A. Review the Frederick County Adequate Public Facilities Ordinance (APFO).

According to the *Housing Study* (page 26), in the more than ten years since the passage of the APFO, trends in development, housing and employment pressures have evolved that impact the affordability of housing. What revisions, if any, might be beneficial in light of the change in real estate prices, the increase in population, and the concomitant development issues? How can the APFO have the least restrictive effect on the creation of affordable rental and for sale housing?

The high cost of housing has made it very difficult for the Board of Education and other County government agencies to hire entry-level teachers and public service employees. While the County's MPDU program will be providing some opportunities for such workforce housing, the housing opportunities for entry level public service employees could be expanded by permitting an APFO exemption for development projects or portions thereof specifically targeted at this essential workforce component. *Reference: Study of Workforce Housing Needs, November 2005, pages 26*

Timeline: Start 07/2009

Action Steps

1. Convene a County *APFO Committee* to explore the potential of an APFO exemption for affordable workforce housing projects for income eligible households that work in Frederick County. Target school teachers and public safety employees.
2. Charge the *APFO Committee* to consider parameters, a fixed number of units to be exempted per year, school capacity impact, type of projects, etc.
3. Direct the appropriate County department(s) to administer.
4. Conduct meetings with County and municipal departments of housing and planning and the Affordable Housing Council to review policies and plans.
5. Pursue same review process with municipalities with APFOs.

B. Review local planning and zoning ordinances.

Regulations governing land development and the production of housing increase the cost of housing. A review of planning and zoning ordinances will look to minimize the impact government regulations have on these costs.

Timeline: Start 07/2009

Action Steps

1. Convene a County *Planning and Zoning Committee (P and Z Committee)* to explore regulatory barriers on the development of affordable housing including representatives of the Commission on Aging Advisory Board.
2. Charge the *P and Z Committee* with reviewing the Accessory Shared Housing Program (in-law and granny suites); promoting the use modular and mobile homes, the PUD requirement for single family housing units; residential building in Agricultural zone through property transfer within families; a floating zone for affordable housing, such as residential infill in non-residential zones, removing regulatory barriers to allow for senior and ADA residential modifications; and incentives, such as density bonus or fee waiver, to promote affordable housing, including fully accessible units.

C. Review local permitting processes.

The process of securing building permits and scheduling construction inspections often creates delays that drive up the cost of housing, and these delays can have a significant impact on a community's ability to keep housing affordable. Throughout the country, jurisdictions have instituted different priorities, fees and processes for permitting for affordable housing.

Timeline: Start 07/2009

Action Steps

1. Convene a County *Permitting Committee* to explore the process and fees.

2. Charge the *Permitting Committee* to review policy revisions, such as setting priority status to affordable housing projects, especially senior projects; tying permit fees to unit size rather than on the number of units; and fast tracking affordable housing projects.

GOAL #7: DEVELOP OUTREACH AND MARKETING STRATEGIES

Timeline: Ongoing

A. Develop programs to promote “in my backyard” acceptance of affordable housing.

While neighborhoods agree there is a shortage of decent affordable housing, they seldom agree that housing development is needed in their neighborhood for fear of adverse impact on property values and conflicting assumptions, interests and fears among community members. Programs are needed to combat community resistance to affordable housing development.

Reference: Study of Workforce Housing Needs, November 2005, pages 24

Timeline: Start 01/2007

Action Steps

1. Request the Public Information Officer to work with the Housing staff to assemble a variety of resource materials about affordable housing- data, the need, the benefits, etc., for use in presentations to and use in neighborhoods.
2. Support the AHC as it works with communities through such groups as the Frederick City Neighborhood Advisory Councils (NAC), homeowner associations, civic associations, and other neighborhood and community groups.

B. Ensure marketing efforts reach the full diversity of residents.

Frederick County is composed of many cultural and language groups seeking affordable housing. The information about affordable housing needs to reflect that diversity.

Timeline: Start 06/2006

Action Step

Update marketing tools and promote public relations efforts that will reach all residents

C. Use normally occurring community events to highlight housing issues.

The Frederick County community enjoys events and activities throughout the year bringing the diverse array of citizens together. Housing advocates can take each opportunity that these events present to raise awareness of affordable housing needs and to market options currently available.

Timeline: Start 03/2006

Action Steps

1. Request the Public Information Officer with working with AHC and other volunteers to help with the promotion of affordable housing initiatives.
2. Request the Public Information Officer to identify specific events to focus on, such as election forums, community festivals, Frederick County Fair, local municipality days (e.g., New Market Days).

D. Expand County Housing website.

The County web site can become a full service housing resource with links to state and federal resources, other County support agencies, real time available housing units, homeless shelters and transitional housing, upcoming workshops and forums, newsletters, on line

applications, etc. *Reference: Study of Workforce Housing Needs, November 2005, pages 28, 30*

Timeline: Start 06/2006

Action Step

Approve a budget transfer to allocate a portion of excess administrative fees that have accumulated in the Housing Choice Voucher Program (Section 8) for startup and ongoing operation.

E. Consider obtaining HUD-Approved Housing Counseling Agency Designation for Frederick County

A consolidated rental and homeownership counseling center could provide pre-rent (eviction prevention, how to maintain a home, etc.), pre-purchase (how to purchase and be a homeowner), and post purchase counseling (default and foreclosure prevention). Current counseling capacity includes the Frederick City Housing and Community Development office, the Frederick Community Action Agency (FCAA), the Frederick City Public Housing Authority, and Interfaith Housing Alliance, Inc. However, these programs are limited by funding and provide classes to their own clients and not to the public in general. Many Frederick clients are referred to the Hagerstown Home Store. *Reference: Study of Workforce Housing Needs, November 2005, page 30*

Timeline: Start 07/2006

Action Step

Direct county staff to provide recommendation to BOCC on the appropriate entity to obtain designation.

GOAL #8: COLLABORATE WITH BUSINESS AND REGIONALLY

Timeline: Ongoing

A. Partner with the Department of Economic Development to promote affordable housing.

Bringing together public/private partnerships through County Departments to resolve the affordable housing problem is a necessary strategy to gain greater understanding of the obstacles and incentives to invest in the community.

Timeline: Start 03/2006

Action Steps

1. Support and promote upcoming Affordable Housing Summit on May 5, 2006.
2. Support and promote the linkage of commercial development with affordable housing.
3. Support and promote linkages at State level.

B. Participate actively in the Washington Area Council of Governments.

Frederick County maintains membership in the Washington Area Council of Governments. Staff may take advantage of the Wash COG to learn more about area efforts and advocacy. *Reference: Study of Workforce Housing Needs, November 2005, pages 23*

Timeline: Start 04/2006

Action Step

Support Citizens Services/Housing staff's priority to attend regular Wash COG meetings focused on housing issues and provide updates BOCC as appropriate.

C. Initiate regional State efforts for a joint approach to obtain increased state funding.

The Housing study recommendations includes meeting with adjoining counties (Washington, Carroll, Howard, and Montgomery) to discuss mutual problems and solutions and to apply for federal regional grants and loans. *Reference: Study of Workforce Housing Needs, November 2005, pages 23*

Timeline: Start 11/2006

Action Steps

1. Support Citizens Services/Housing staff twice-yearly networking sessions with adjoining jurisdictions' housing and human services representatives to include best practices and lessons learned.
2. Advocate to legislators for regional initiatives, including grant and loan housing opportunities.